

**Information to identify the case:**

Debtor 1	<u>Joseph Giagunto</u>	Social Security number or ITIN	xxx-xx-4648
	First Name Middle Name Last Name	EIN	__-____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court District of New Jersey			
Case number:	18-32847-JNP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph Giagunto

3/1/19

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Joseph Giagunto  
 Debtor

Case No. 18-32847-JNP  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
 Form ID: 318

Page 1 of 1  
 Total Noticed: 20

Date Rcvd: Mar 01, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 03, 2019.

db +Joseph Giagunto, 52 Kerry Lynn Court, Williamstown, NJ 08094-3147  
 cr +Fox Hollow West Homeowners Association, Inc., c/o Pinnacle Realty Services,  
 151 Fries Mill Road, Unit 502, Turnersville, NJ 08012-2016  
 517877741 +Financial Recoveries, Attn: Bankruptcy, Po Box 1388, Mount Laurel, NJ 08054-7388  
 517908817 +Fox Hollow West Homeowners Association, Inc., c/o George C. Greatrex, Jr., Esquire,  
 Shivers, Gosnay & Greatrex, LLC, 1415 Route 70 East, Suite 309, Cherry Hill, NJ 08034-2210  
 517877744 +KML LAW GROUP, 216 HADDON AVENUE, SUITE 406, Collingswood, NJ 08108-2812  
 517905610 +Lakeview Loan Servicing, LLC, Kevin G. McDonald, Esquire, 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812  
 517877746 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218  
 517877747 +Wf/fmg, Po Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJDMARCHAND.COM Mar 02 2019 05:08:00 Joseph Marchand, 117-119 West Broad St.,  
 PO Box 298, Bridgeton, NJ 08302-0228  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 02 2019 00:32:06 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 02 2019 00:32:03 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517877735 +EDI: GMACFS.COM Mar 02 2019 05:08:00 ALLY FINANCIAL, P.O. BOX 380901,  
 Minneapolis, MN 55438-0901  
 517877737 EDI: HNDA.COM Mar 02 2019 05:08:00 AMERICAN HONDA FINANCE, P.O. BOX 168088,  
 Irving, TX 75016  
 517877736 EDI: HNDA.COM Mar 02 2019 05:08:00 American Honda Finance, Attn: Bankruptcy,  
 Po Box 168088, Irving, TX 75016  
 517877739 +E-mail/Text: clientrep@capitalcollects.com Mar 02 2019 00:33:04 CCS, Attn: Bankruptcy,  
 Po Box 150, West Berlin, NJ 08091-0150  
 517877738 +E-mail/Text: bankruptcy@cavps.com Mar 02 2019 00:32:24 Cavalry Portfolio Services,  
 Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 517877742 +EDI: IIC9.COM Mar 02 2019 05:08:00 I C System Inc, 444 Highway 96 East, P.O. Box 64378,  
 St. Paul, MN 55164-0378  
 517877743 +EDI: IRS.COM Mar 02 2019 05:08:00 IRS, 600 Arch Street, Room 5200,  
 Philadelphia, PA 19106-1611  
 517877745 E-mail/Text: camanagement@mtb.com Mar 02 2019 00:31:44 M&T Bank, 1 Fountain Plaza,  
 Floor 3, Buffalo, NY 14203  
 517877740 EDI: USBANKARS.COM Mar 02 2019 05:08:00 Elan Financial Service, Attn: Bankruptcy,  
 Po Box 5229, Cincinnati, OH 45201

TOTAL: 12

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 03, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 1, 2019 at the address(es) listed below:

George C. Greatrex, Jr. on behalf of Creditor Fox Hollow West Homeowners Association, Inc.  
 ggreatrex@sgglawfirm.com, kmuchler@verizon.net  
 Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com  
 Kevin Gordon McDonald on behalf of Creditor LAKEVIEW LOAN SERVICING, LLC  
 kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
 Mitchell L Chambers, Jr. on behalf of Debtor Joseph Giagunto ecfbc@comcast.net  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5